

Certificate of Notice Page 1 of 7
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Ronald Lane Smith
 Debtor

Case No. 15-15135-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
Form ID: pdf900Page 1 of 2
Total Noticed: 30

Date Rcvd: Mar 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2019.

db #+Ronald Lane Smith, 331 W. Frances Street, Jacksonville, NC 28546-7776
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13566127 +American Express, P.O. Box 3001, 16 General Warren Blvd., Malvern, PA 19355-1245
 13621979 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13566128 +American Express Bank, FSB, 4315 S. 2700 West, Salt Lake City, UT 84184-0002
 13566129 American Express Legal, Jordan W. Felzer, Esq., P.O. Box 2163,
 Southeastern, PA 19399-2163
 13566130 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, N.A., P.O. Box 982235, El Paso, TX 79998)
 13566132 +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
 13566133 +Citibank, N.A./The Home Depot, Attn: Bankruptcy Dept., P.O. Box 790040,
 Saint Louis, MO 63179-0040
 13566134 +Danny Williams, 503 S. Shore Drive, Jacksonville, NC 28540-6124
 13566137 +KML Law Group, P.C., Suite 500, BNY Mellon Independence Cente, 701 Market Street,
 Philadelphia, PA 19106-1538
 13566136 +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
 13574478 +Lakeview Loan Servicing, LLC, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13566138 +Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Mail Stop MS5/251,
 Coral Gables, FL 33146-1837
 13566141 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept.,
 350 Highland Dr., Lewisville, TX 75067)
 13566142 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 13566143 +St. Luke's Hospital, 801 Ostrum Street, Bethlehem, PA 18015-1065
 13566144 St. Luke's Physician Group, P.O. Box 5386, Bethlehem, PA 18015-0386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2019 02:45:03
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 29 2019 02:45:12 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13566131 +E-mail/Text: bncnotices@becket-lee.com Mar 29 2019 02:44:43 Capital One/Kohl's,
 N56 W. 17000 Ridgewood Dr., Menomonee Falls, WI 53051-5660
 13566135 E-mail/Text: mrdiscen@discover.com Mar 29 2019 02:44:40 Discover Financial Services, LLC,
 P.O. Box 15316, Wilmington, DE 19850
 13604549 E-mail/Text: mrdiscen@discover.com Mar 29 2019 02:44:40 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 13566139 E-mail/Text: camanagement@mtb.com Mar 29 2019 02:44:47 M&T Bank, Attn: Bankruptcy Dept.,
 1100 Wehrle Dr., 2nd Floor, Williamsville, NY 14221
 13645337 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 29 2019 02:56:05
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 13566145 E-mail/PDF: gecsedri@recoverycorp.com Mar 29 2019 02:55:53 Synchrony Bank/Lowe's,
 Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13566140 ##+National Penn Bank, 16 W. Philadelphia Ave., Boyertown, PA 19512-1428
 13566146 ##+Wendy Lee Smith, P.O. Box 60503, King of Prussia, PA 19406-0503

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Plaintiff Michael H. Kaliner mhkaliner@gmail.com,
pa35@ecfcbis.com
MICHAEL H. KALINER on behalf of Trustee MICHAEL H KALINER michaelkaliner@7trustee.net,
pa35@ecfcbis.com
THOMAS I. PULEO on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
ZACHARY ZAWARSKI on behalf of Debtor Ronald Lane Smith zzawarski@zawarskilaw.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: SMITH, RONALD LANE

§ Case No. 15-15135-REF

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Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL H. KALINER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK, U.S. BANKRUPTCY COURT
SUITE 300
THE MADISON BUILDING
400 WASHINGTON STREET
READING, PA 19601

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 04/25/2019 in Courtroom 1, United States Courthouse,
THE MADISON BUILDING
400 WASHINGTON STREET
READING, PA 19606.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/27/2019 By: /s/MichaelH. Kaliner
Trustee

MICHAEL H. KALINER
350 S. Main Street
Suite 105
Doylestown, PA 18901
(215) 230-4250

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: SMITH, RONALD LANE

§ Case No. 15-15135-REF

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 24,035.08

and approved disbursements of \$ 365.17

leaving a balance on hand of 1 \$ 23,669.91

Balance on hand: \$ 23,669.91

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 23,669.91

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MICHAEL H. KALINER	3,153.51	0.00	3,153.51
Trustee, Expenses - MICHAEL H. KALINER	40.56	0.00	40.56
Charges, U.S. Bankruptcy Court	350.00	0.00	350.00

Total to be paid for chapter 7 administration expenses: \$ 3,544.07

Remaining balance: \$ 20,125.84

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
 Remaining balance: \$ 20,125.84

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 20,125.84

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 28,963.43 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 69.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	9,152.25	0.00	6,359.64
2	American Express Bank, FSB	19,272.21	0.00	13,391.69
3	PYOD, LLC its successors and assigns as assignee	538.97	0.00	374.51

Total to be paid for timely general unsecured claims: \$ 20,125.84
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
		Total to be paid for tardy general unsecured claims:		\$ 0.00
		Remaining balance:		\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
		Total to be paid for subordinated claims:		\$ 0.00
		Remaining balance:		\$ 0.00

Prepared By: /s/MICHAEL H. KALINER
Trustee

MICHAEL H. KALINER
350 S. Main Street
Suite 105
Doylestown, PA 18901
(215) 230-4250

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.